

Appln. No. 09/630,595
Amendment and Response to Office Action dated April 20, 2005
July 18, 2005

Amendments to the Claims

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

1-25. (canceled)

26. (currently amended) A method of authorizing transponder-enabled transactions, comprising:

receiving by a transponder server of ~~at least one of~~ an issuing bank, a financial institution or a credit network at least some RFID transponder identification information emitted from an RFID transponder substantially upon presentation of both the RFID transponder and a transaction for payment at a point of sale device, the payment comprising a payment amount;

retrieving from an account table at least some financial account information linked to the RFID transponder identification information ~~in an account table~~, the financial account information comprising account number information, account type information, account balance information, and account limit information;

determining by an authorization unit authorization for charging at least some of the payment amount to a financial account represented by the financial account information based on the payment amount and at least some of the financial account information; and

communicating authorization to the point of sale device,

Appln. No. 09/630,595
Amendment and Response to Office Action dated April 20, 2005
July 18, 2005

wherein the RFID transponder identification information does not
comprise account number information.

27. (canceled)

28. (previously presented) The method of claim 26, further comprising paying the
authorized payment amount to a merchant account associated with a merchant and
the issuing bank or financial institution.

29. (previously presented) The method of claim 28, wherein the merchant account is
associated with at least one of a merchant, retailer, or grocer.

30. (currently amended) The method of claim 26, further comprising issuing the
RFID transponder to the holder of the financial account.

31. (currently amended) The method of claim 26, further comprising receiving RFID
transponder identification information from the RFID transponder via a wireless
interface.

32. (currently amended) The method of claim 31, further comprising receiving RFID
transponder identification information via a RF interface or an infrared interface.

33. (currently amended) The method of claim 26, further comprising receiving at
least some RFID transponder identification information by the RFID transponder
server from multiple point of sale devices.

Appln. No. 09/630,595
Amendment and Response to Office Action dated April 20, 2005
July 18, 2005

34. (canceled)

35. (previously presented) The method of claim 26, wherein the financial account comprises a credit card account, a debit card account, a cash account, a telephone card account, a special premises account for use by employees of an entity, a stored value account or a rewards account.

36. (previously presented) The method of claim 26, wherein the point of sale device comprises a cash register.

37. (currently amended) The method of claim 26, wherein the RFID transponder is embedded in a personal article.

38. (previously presented) The method of claim 37, wherein the personal article comprises one of a key chain, pager, watch, clothing, key or transaction card.

39. (previously presented) The method of claim 26, wherein the point of sale device is located at one or more of a restaurant, a grocery or a retail outlet.

40. (previously presented) The method of claim 26, further comprising registering the financial account information via a network registration interface.